

Information to identify the case:

Debtor 1	John Patrick O'Grady	Social Security number or ITIN	xxx-xx-4694
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-19513-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Patrick O'Grady

4/29/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Patrick O'Grady
Debtor

Case No. 19-19513-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 29, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2022:

Recip ID	Recipient Name and Address
db	#+ John Patrick O'Grady, 91 Midvale Mountain Rd., Mahwah, NJ 07430-2709
aty	++ KOPELMAN & KOPELMAN LLP, 90 MAIN STREET SUITE 205, HACKENSACK NJ 07601-7129 address filed with court., Kopelman & Kopelman LLP, 55 Main Street, Hackensack, NJ 07601
r	+ Andrea Levy, Weichert, Realtors-Wyckoff, 391 Franklin Avenue, Wyckoff, NJ 07481-1965
app	+ Edith Josephson, RE/MAX Real Estate Limited, 297 Kinderkamack Rd., Oradell, NJ 07649-1538
intp	+ John W Sywilok, c/o Kopelman & Kopelman LLP, 90 Main Street, Suite 205, Hackensack, NJ 07601-7129
cr	+ Shapiro, Croland, Reiser, Apfel & Di Iorio, LLP, Continental Plaza II, 411 Hackensack Avenue, Hackensack, NJ 07601-6328
518291981	+ Barry R Donaldson, c/o Ronald I Bell, Bernstein & Bell, 4 Courthouse Lane, Chelmsford MA 01824-1730
518237074	+ TIAA Bank, Home Lending and Servicing, 301 West Bay St, Jacksonville, FL 32202-5150
518903782	+ TIAA, FSB, 301 W Bay Street, Jacksonville, FL 32202-5147
519154333	+ TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
519154334	+ TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452, TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way Virginia Beach, Virginia 23452-4262
519442272	The State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
519234892	+ Thomas Colitsas & Associates PA, 103 Carnegie Center, Suite 309, Princeton, NJ 08540-6235

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 29 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 29 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER2.COM	Apr 30 2022 00:23:00	BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518237075	+ EDI: BANKAMER2.COM	Apr 30 2022 00:23:00	Bank of America, Home Equity Loss Mitigation, 100 N Tryon St, Charlotte, NC 28202-4024
518864545	+ EDI: BANKAMER.COM	Apr 30 2022 00:23:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518237076	EDI: IRS.COM	Apr 30 2022 00:23:00	Dept of Treasury, IRS, Kansas City, MO 64999-0002
519154334	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Apr 29 2022 20:25:00	TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452, TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
519154333	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Apr 29 2022 20:25:00	TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Apr 29, 2022

Form ID: 318

Total Noticed: 19

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r	*+	Edith Josephson, RE/MAX Real Estate Limited, 297 Kinderkamack Rd., Oradell, NJ 07649-1538
cr	*P++	KOPELMAN & KOPELMAN LLP, 90 MAIN STREET SUITE 205, HACKENSACK NJ 07601-7129, address filed with court; Kopelman & Kopelman LLP, Kopelman & Kopelman LLP, 90 Main Street, Suite 205, Hackensack, NJ 07601
518901884	*P++	KOPELMAN & KOPELMAN LLP, 90 MAIN STREET SUITE 205, HACKENSACK NJ 07601-7129, address filed with court; Kopelman & Kopelman LLP, 90 Main Street, Suite 205, Hackensack, NJ 07601

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2022 at the address(es) listed below:

Name	Email Address
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfbis.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Elizabeth Saydah	on behalf of Defendant Bank of America NA HSaydah@winston.com docketny@winston.com;heather-saydah-6555@ecf.pacerpro.com
James French	on behalf of Defendant TIAA FSB jfrench@mw-law.com, nj-ecfmail@ecf.courtdrive.com
James French	on behalf of Defendant EverBank jfrench@mw-law.com nj-ecfmail@ecf.courtdrive.com
James French	on behalf of Creditor TIAA FSB jfrench@mw-law.com, nj-ecfmail@ecf.courtdrive.com
John Sywilok	sywilokattorney@sywilok.com nj26@ecfbis.com
John P. Di Iorio	on behalf of Creditor Shapiro Croland, Reiser, Apfel & Di Iorio, LLP jdiiorio@shapiro-croland.com
Marisa Myers Cohen	on behalf of Creditor TIAA FSB nj-ecfmail@mw-law.com, jhillier@mw-law.com
Melissa S DiCerbo	on behalf of Creditor TIAA FSB nj-ecfmail@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Michael S. Kopelman	on behalf of Creditor Kopelman & Kopelman LLP kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Plaintiff John Sywilok kopelaw@kopelmannj.com

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Apr 29, 2022

Form ID: 318

Total Noticed: 19

Michael S. Kopelman	on behalf of Trustee John Sywilok kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Attorney Kopelman & Kopelman LLP kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Interested Party John W Sywilok kopelaw@kopelmannj.com
Mitchell Hausman	on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov
Scott S. Rever	on behalf of Defendant Barry Roy Donaldson srever@genovaburns.com srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com
Scott S. Rever	on behalf of Creditor Barry Roy Donaldson srever@genovaburns.com srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19